

My name is Garnet Drakiotes and I reside in South Windsor. I speak today in opposition to H.B. 6656.

Is mandatory gun liability insurance for gun owners reasonable? Is mandatory liability insurance for dog owners or baseball bat owners reasonable? In reality, all insurance will do is drive up the cost of owning a gun for responsible citizens and do nothing to stop the criminal element or crazed individuals from killing people.

What the proposal of this bill does, after all the rhetoric and claims of reducing “gun violence” have been detached, is to finally remove the façade that the anti-gun faction has been hiding behind. Here, at last, is clear intent to legislate away a Constitutional right by any means, no matter how outrageous. Those that fear guns and feel no “ordinary” citizen needs to own a gun now have their true intent exposed.

As most crimes and murders are committed with stolen guns how does this bill stop gun violence? It doesn't. A commonly used analogy is car insurance. Yet criminals who steal cars don't usually buy mandatory auto insurance. They certainly aren't going to buy mandatory gun insurance. And knowing that insurance covers accidents and not deliberate acts how would this bill have provided any relief to the Newtown victims? It would not.

Just like with mandatory auto insurance, only responsible, law-abiding gun owners are going to buy gun insurance if it is required. That means accidents caused by gun owners who fail to get mandatory insurance and don't have any assets will still be on the taxpayers' dime. This will do nothing more than create another profit center for insurance companies, plus make it difficult for the law-abiding of lesser means that want guns for protection to be able to buy one. It will create an elitist economic barrier to the right to self defense. It means only well-to-do people can buy firearms while those of lesser means – assuming they are also law-abiding – would be hard pressed to exercise their constitutional rights thanks to the added cost of mandatory insurance.

Given that we are dealing with a constitutional right, will this Legislature now attempt to similarly govern other rights (such as the First Amendment) and require media – social and traditional – to carry mandatory libel insurance or pay a massive tax on newsprint or the number of hits on an Internet media page to cover potential damages they may cause?

The courts have already determined all costs that occur when an accident happens with a gun should be borne by its owner. That's the case if a plaintiff can prove irresponsibility on the part of gun owners. So why codify it?

Let's also not lose sight of the fact that very few gun deaths happen in schools or crowded theaters. They predominately happen in crime-riddled neighborhoods where drugs are prolific, the economic conditions deplorable, and the police are overwhelmed.

We need to address the reasons why violence and crime of any kind happens. We obviously won't be able to completely eliminate all violence and crime but we can make a dent if we concentrate most of our efforts on the biggest causes and not a peripheral, inanimate, object.